Form PTO-1449 (Rev., 8-83) U.S. Department of Commerce Patent and Trademark Office

INFORMATION DISCLOSURE STATEMENT

Atty. Docket No.: 741446-6 S riel N .

Applicant: Joseph B. MARTIN. JR. et al.

## (Use several sheets (f necessary) Filing Date: Group: 3626 June 18, 2003 U.S. PATENT DOCUMENTS Examiner Patent Number Issue Patentee Class Subclase Filing Date Initial Date (if approp.) /B.F. 4,823,264 04/18/89 Demins 5,025,373 06/18/91 Keyser, Jr. et al. 5,050,207 09/17/91 Hitchcock 5,175,416 12/29/92 Hensvelt et al. 5.220.501 06/15/93 Lawlor et al. 5.336.870 08/09/94 Hughes et al. 5,424,938 06/13/95 Wagner et al. 5.453.601 09/26/95 Rosen 5.473.143 12/05/95 Vak et al. 5.484.988 01/16/96 Hitls et al. 5,496,991 03/05/96 Delfer, III et al. 5,508,500 04/16/96 Martin et al. 5,591,949 01/07/97 Bernstein OTHER DOCUMENTS (Including Author, Title, Relevant Pages, Date, Place of Publication) storcelle Vim Batent for Bhom Barment Costem 1997 Day Jones & Company, Inc. The Cirrus Banking Network, David Gifford et al., Communications of the ACM, August 1985, Vol. 28, p. 798-807 The Impact of Technological Change on Household Transactions Account Balances: an Empirical Cross-Section Study Kenneth Daniels at al Journal of Financial Camuicas Research 1994 Klumer Academic Publishers n 119 Shared ATM Metworks . The Antironer Dimension, Donald L. Baker, Federal Reserve Bank of St. Louis, Review November/December 1995, p. 5-17 Payment Systems and Antitrust: Can the Opportunities For Network Competition Be Recognized, David A. Balto, Federal Reserve Bank of St. Louis. Review November/December 1995, p. 19-40 is Home Banking for Real, Efrem Sigel, Datamation, 1986, p. 128, 130 and 134 Princeton Telecom Addresses Problems of On-Line Bill Payment, David O. Tyson, August 9, 1989, American Banker, 3 pages Automated Bill Payments Surge, Slashing Millions from Bank Costs, Jeanne Iida, May 10, 1990, American Banker, 2 cash on the wirehead, Andrew Singleton, arts, June 1995, pages 71-70 Online-Resources/ Home-Banking-Potent-Hits-Hot.c., February 17, 1994, 1997 Day Jense L Company, Inc., p. /Brian Fertig/ 01/04/2008 xaminer Date Considered

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Date Considered

\*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw Line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Examiner

01/04/2008

Substitute f	Substitute for form 1449A/PTO			Complete if Known			
INFOI	RMATION I	NEC	OCUDE	Application Number	New Continuation Application		
				Filing Date	June 18, 2003		
STAT	STATEMENT BY APPLICANT			First Named Inventor	Joseph B. MARTIN, Jr., et al.		
	(use as many sheets o	as necesso	ery)	Art Unit	3626		
				Examiner Name	A.G. Kalinowski		
Sheet	13	of	13	Attorney Docket Number	741446-6		

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Examiner Initials	Cite No.1	U.S. Patent Document  Number - Kind Code <sup>3</sup> (if Inowa)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant
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<sup>&</sup>lt;sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at <u>www uspto gov</u> or MPEP 901.04. <sup>2</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must preced the reserval number of the petent document. <sup>4</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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